GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:947
ANSWERED ON:04.12.2015
NABARD Scheme
Yadav Shri Laxmi Narayan

Will the Minister of FINANCE be pleased to state:

(a) whether the National Bank for Agriculture and Rural Development (NABARD) is implementing schemes/programmes for the welfare of women in rural areas;

(b) if so, the details there of, State-wise including Madhya Pradesh during the last three years and the current year;

(c) the number of women benefited along with the total fund allocated under such programmes/schemes during the last three years and the current year, State-wise; and

(d) the steps taken by the NABARD to provide assistance to women especially those in backward/tribal areas?

Answer

(MINISTER OF STATE IN THE MINISTRY OF FINANCE)

(a) & (b): The following schemes are being implemented by NABARD for the welfare of women in rural areas-
I. The Self Help Group -Bank Linkage Programme (SHG -BLP) is a cost effective mechanism primarily to deliver financial services to poor women as also to promote livelihood activities.

â€¢ Under SHG-BLP, micro finance facilities i.e provision of financial services like savings, credit, insurance, remittance, mortgage and pension in small denomination is extended to women of low income and marginalized households.

â€¢ This Programme continues to be the largest micro finance programme with an outreach of 10 crore rural households.

II. A scheme for promotion and financing of Women Self Help Groups (WSHG) in association with GoI is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country.
III. Micro Enterprise Development Programme (MEDP) initiated since 2006 under which SHG members are trained in livelihood activities such as bee-keeping, mushroom cultivation, horticulture and floriculture, vermi-compost etc. As on 31 March 2015, 3.5 lakh trainees from matured SHGs, mostly women have been trained at a cost of Rs. 31.04 crore.

The state-wise details including that of Madhya Pradesh are given in Annexure I & II.

(c): The state-wise loan disbursed by banks to SHGs during the last three years and current year i.e 2015-16 (upto 31 October 2015) is given in Annexure III.

(d): Government of India has set up a 'Women Self Help Group Development Fund' with a proposed corpus of Rs. 500 crore in NABARD, to implement a 'Scheme for promotion of Women SHGs in Left Wing Extremism(LWE) Affected and Backward districts of India'.

â€¢ Presently the Scheme is being implemented in 150 identified LWE and Backward districts across 28 states through identified NGOs/Support organizations. The NGO serves not merely as Self Help Group Promoting Institution (SHPI) for promoting and enabling credit linkage of these groups with banks, but also as Banking/business facilitators, tracking, monitoring these groups and also being responsible for loan repayments.

â€¢ Support for promotion of 2.03 lakh SHGs has been sanctioned under WSHG programme. Out of these, as on 30 September 2015, 1.76 lakh WSHGs have been savings linked and 0.89 lakh WSHGs credit linked.
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